

<b>Information to identify the case:</b>	
Debtor 1	Gustavo Eqizi Jr. First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Judith Egizi First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 19-28989-JNP	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gustavo Eqizi Jr.

Judith Egizi

6/21/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Gustavo Eqizi, Jr.  
Judith Egizi  
Debtors

Case No. 19-28989-JNP

Chapter 13

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jun 21, 2024

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol****Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db/jdb	Gustavo Eqizi, Jr., Judith Egizi, 12 Henry Rd, Gibbsboro, NJ 08026-1310
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518567272	Brea Wilson, 201 Prairie Ct Unit 201, Quakertown, PA 18951-2470

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 21 2024 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 21 2024 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518498960	EDI: TSYS2	Jun 22 2024 00:21:00	Barclays, PO Box 8802, Wilmington, DE 19899-8802
518498961	EDI: TSYS2	Jun 22 2024 00:21:00	Barclays/AAdvantage, PO Box 8803, Wilmington, DE 19899-8803
518498963	Email/Text: BKelectronicnotices@cenlar.com	Jun 21 2024 20:44:00	Cenlar, PO Box 77404, Ewing, NJ 08628
518575568	Email/PDF: bncnotices@becket-lee.com	Jun 21 2024 21:03:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518498962	+ Email/Text: PBNCNotifications@perituservices.com	Jun 21 2024 20:43:00	Capital One/Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
518613019	+ Email/Text: BKelectronicnotices@cenlar.com	Jun 21 2024 20:44:00	CitiMortgage, Inc., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430
518498964	EDI: WFNNB.COM	Jun 22 2024 00:21:00	Comenity Bank/Boscov's, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518503915	Email/Text: EBNBKNOT@ford.com	Jun 21 2024 20:46:00	Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
518610070	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 21 2024 20:44:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518498965	Email/Text: EBNBKNOT@ford.com	Jun 21 2024 20:46:00	Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
520179352	+ EDI: AISACG.COM	Jun 22 2024 00:21:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518498966	Email/Text: Bankruptcy@Freedommortgage.com	Jun 21 2024 20:44:00	Freedom Mortgage, PO Box 50428, Indianapolis,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 21, 2024

Form ID: 3180W

Total Noticed: 21

518620871	EDI: PRA.COM	Jun 22 2024 00:21:00	IN 46250-0401 Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518607866	EDI: Q3G.COM	Jun 22 2024 00:21:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518599431	EDI: WFFC2	Jun 22 2024 00:21:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518498967	EDI: WFFC2	Jun 22 2024 00:21:00	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jill Marie Tribulas	on behalf of Debtor Gustavo Eqizi Jr. jillmarietribulas@comcast.net, tribulas.jillb126498@notify.bestcase.com
Jill Marie Tribulas	on behalf of Joint Debtor Judith Egizi jillmarietribulas@comcast.net tribulas.jillb126498@notify.bestcase.com
Melanie Carmela Grimes	on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor CitiMortgage Inc. ecf@powerskirk.com
William M.E. Powers, III	on behalf of Creditor CitiMortgage Inc. ecf@powerskirk.com

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jun 21, 2024

Form ID: 3180W

Total Noticed: 21

TOTAL: 9